

**Maine Revised Statutes**  
**Title 24-A: MAINE INSURANCE CODE**  
**Chapter 33: HEALTH INSURANCE CONTRACTS**

**§2762. COVERAGE FOR HEARING AIDS**

**1. Hearing aid; definition.** For purposes of this section, "hearing aid" means a nonexperimental, wearable instrument or device designed for the ear and offered for the purpose of aiding or compensating for impaired human hearing, excluding batteries and cords and other assistive listening devices, including, but not limited to, frequency modulation systems.

[ 2007, c. 452, §2 (NEW) . ]

**2. Required coverage.** In accordance with the application of coverage set forth in subsection 3, all individual health policies and contracts must provide coverage for the purchase of a hearing aid for each hearing-impaired ear for an individual covered under the policy or contract in accordance with the following requirements.

A. The hearing loss must be documented by a physician or audiologist licensed pursuant to Title 32, chapter 77. [ 2007, c. 452, §2 (NEW) . ]

B. The hearing aid must be purchased from an audiologist licensed pursuant to Title 32, chapter 77 or a hearing aid dealer licensed pursuant to Title 32, chapter 23-A. [ 2007, c. 452, §2 (NEW) . ]

C. The policy or contract may limit coverage to \$1,400 per hearing aid for each hearing-impaired ear every 36 months. [ 2007, c. 452, §2 (NEW) . ]

[ 2007, c. 452, §2 (NEW) . ]

**3. Application of coverage.** The requirements of subsection 2 apply to an individual:

A. From birth to 5 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2008; [ 2007, c. 452, §2 (NEW) . ]

B. From 6 to 13 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2009; and [ 2007, c. 452, §2 (NEW) . ]

C. From 14 to 18 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2010. [ 2007, c. 452, §2 (NEW) . ]

[ 2007, c. 452, §2 (NEW) . ]

**4. Limits; coinsurance; deductibles.** Except as otherwise provided in this section, any policy or contract that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

[ 2007, c. 452, §2 (NEW) . ]

**SECTION HISTORY**

2007, c. 452, §2 (NEW) .

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